

**SO ORDERED.**

**SIGNED this 19th day of December, 2012.**



THOMAS W. WALDREP, JR.  
UNITED STATES BANKRUPTCY JUDGE



UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:

ORDER CONFIRMING PLAN  
CHAPTER 13

MARSHA DAWN COGGIN MORRIS      xxx-xx-5873  
13 North Forrest Drive  
Thomasville, NC 27360

Case No. B-12-51383 C-13W

Debtor(s)

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

- I. The Trustee in this case is Kathryn L. Bringle, Standing Trustee, P. O. Box 2115, Winston-Salem, North Carolina 27102-2115;
- II. The attorney for the Debtor(s) is John T. Orcutt;
- III. Under the final plan (the "Plan") as proposed:
  - A. **Plan Payments**
    1. The Debtor(s) is/are to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;
    2. The monthly plan payment to the Trustee is \$875.00 for October 2012 then \$1,050.00 beginning November 2012;
  - B. **Administrative Costs**
    1. **Attorney Fees.** The Attorney for the Debtor(s) is allowed the base fee of \$3,500.00. The Attorney has received \$0.00 from the Debtor(s) pre-petition and the remainder of the base fee will be paid by the Trustee as funds are available.
    2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

Morris  
12-51383 C-13W

C. Priority Claims

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

2. Internal Revenue Service

3. North Carolina Department of Revenue

4. Davidson County Tax Collector

D. Secured Claims

1. Long-term Debts - To be paid by Trustee.

Creditor & Property	Claim Filed (Y/N)	Monthly Payment	Monthly Payment to Begin	Arrears Through	Arrears Amount	Monthly Payment on arrears
Bank of America Home Loans RESIDENCE 13 North Forrest Drive Thomasville, NC	N	\$803.70 with escrow	12/2012	11/2012	\$3,300.00 estimated	All available

2. Secured Claims To Be Paid In Full - Personal Property

Creditor & Property	Claim Filed (Y/N)	Claim Amount	Monthly Payment	Interest Rate	AP Payment
USAA Federal Saving Bank 2003 Chevrolet Silverado 1500	N	\$2,685.00 estimated	\$85.00	5.25%	\$85.00

3. Partially Secured Claims - Real Property and Personal Property

Any objection to value is required to be filed as a formal objection to valuation not later than 60 days from the date of the entry of this Order.

Creditor & Property	Claim Filed (Y/N)	Claim Amount	Secured Amount and Value	Monthly Payment	Interest Rate	AP Payment
W. S. Badcock Corporation Loft bed and mattress	Y	\$470.29	\$250.00	\$20.00	5.25%	

4. Property To Be Released.

Upon timely filing of a claim documenting a non-preferential perfected lien the following property is released for liquidation and the creditor is allowed 180 days (for real property) and 120 days (for personal property) from the date of entry of this Order to file a documented deficiency claim after liquidating the property. The automatic stay and co-debtor stay, if applicable, are lifted as to the property released. The requirements of Rule 3002.1 are terminated.

Creditor	Property to be Released	Claim filed (Y/N)
United Consumer Finance Services	Kirby Vacuum cleaner	N

Morris  
12-51383 C-13W

**E. General Unsecured Claims Not Separately Classified.**

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 0%.

North State Communications  
\$526.70 unsecured general claim

- F.** The Debtor(s) will pay **THE GREATER OF** the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts, **OR** a **minimum** of 36 monthly plan payments, with the plan to be reviewed in twelve (12) months and periodically thereafter for plan payment adjustments;
- G.** The terms and provisions of the Standing Order dated February 24, 2012 are incorporated in this Order and are available on the Court's website at [www.ncmb.uscourts.gov](http://www.ncmb.uscourts.gov)
- H.** **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

**ORDERED** that the Plan is confirmed.

END OF DOCUMENT

PARTIES TO BE SERVED

PAGE 1 OF 1

12-51383 C-13W

KATHRYN L. BRINGLE  
CHAPTER 13 TRUSTEE  
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WINSTON-SALEM, NC 27102-2115